



M-CRIL  
*inclusive microeconomics*

# CLIENT PROTECTION CERTIFICATION

issued to

**Sejaya Micro Credit Ltd**

219 Station Road, Udahamulla, Nugegoda, Sri Lanka

*Sejaya Micro Credit Ltd has been awarded the **Silver Level Certification** according to the new Client Protection Certification Framework promoted by SPTF and CERISE.*



*Certified by M-CRIL Limited  
Level of compliance: Silver  
Issue date: 20 October 2023*

Sanjay Sinha  
Managing Director & Co-Founder  
M-CRIL

**Additional Information:**

*The new certification is awarded on three levels: Gold, Silver and Bronze depending on the institution complying two sets of requirements: compliance with a mandatory subset of indicators and with a proportion of the number of indicators; these are defined for each level. For more details, please follow the link:*

[https://sptf.info/images/Client\\_Protection\\_Certification\\_framework\\_final.pdf](https://sptf.info/images/Client_Protection_Certification_framework_final.pdf)